Locket No: 3350-31B Client Ref: BillPayB

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

JAN 0 4 2002

In re Application of KIGHT et al.

Serial No.: 09/250,71

Filed: February 16, 199

: Group Art Unit: 2164

: Examiner: J. Bergin

#19/8 0.CoHn

For: SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER

SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS A

LOANS

AMENDMENT

Honorable Assistant Commissioner for Patents Washington, DC 20231 I hereby certify that this paper or fee is being deposited with the U.S. Postal Service as First Class Mail addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231 on Signature

Sir:

This Amendment is filed in response to the Official Action dated August 8, 2001 the time for response to which is extended one (1) month up to and including December 8, 2000. Please amend the above referenced application as follows:

IN THE CLAIMS

Please cancel claims 2-3, 38, 41, 48, 51, and 62-67.

Please amend claims 1, 4-5, 21, 25, 34, 39-40, 44, 49-50, 54, and 59-60 as follows:

1. (Four Times Amended) A computerized method of directing payment of bills, comprising: